

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

<b>IN RE:</b>	:	<b>CHAPTER 13</b>
<b>STEPHEN MARC TROY</b>	:	
<b>Debtor</b>	:	<b>CASE NO. 1:23-bk-00180</b>
	:	
<b>NISSAN MOTOR ACCEPTANCE</b>	:	
<b>COMPANY LLC FKA NISSAN MOTOR</b>	:	
<b>ACCEPTANCE COMPANY AS</b>	:	
<b>SERVICER FOR INFINITI FINANCIAL</b>	:	
<b>SERVICES,</b>	:	
<b>Movant</b>	:	
<b>v.</b>	:	
	:	
<b>STEPHEN MARC TROY</b>	:	
<b>Respondent</b>	:	
	:	

**ANSWER TO MOTION FOR RELIEF FROM STAY**

1. Admitted.
2. Admitted.
3. Admitted.
4. Admitted.
5. Admitted.
6. Admitted.
7. Admitted.
8. Admitted that the debtor fell behind; however, he intends to cure within a reasonable time.
9. Admitted that the balance is approximately correct.
10. Proof of value of collateral is demanded at trial and this paragraph is therefore denied.
11. Admitted.
12. Denied. The Debtor intends to cure within a reasonable time.
13. This paragraph is a conclusion of law to which no answer is necessary; to the extent that an answer is deemed necessary, it is denied.

WHEREFORE, the Debtor respectfully requests that this Court deny the motion for relief filed by the Movant and grant such other relief as this Court deems just.

Respectfully submitted,

/s/ Kara K. Gendron

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